

**State of Michigan
Department of Consumer and Industry Services
Office of Financial and Insurance Services**

**Enforcement Actions
January – March 2003**

American Fellowship Mutual Insurance Company Southfield, MI	02-1134	Property & Casualty	Proposed Settlement Agreement	12-30-02	438(3) Company failure to respond	Settlement Agreement	02-03-03	\$500 Market Conduct Fee
Bender, Bryan T. Escanaba, MI	03-1140	Life, Health, Property & Casualty	Proposed Stipulation and Consent	01-08-03	1239 (1)(h) Lack of fitness or trustworthiness; 1207 Fiduciary violation	Stipulation and Consent Order	02-04-03	Revocation
Budny, Kenneth J. Dearborn, MI	02-951	Accident & Health, Life, Limited Lines P & C, Multiple Lines P & C, Variable Contracts	Notice of Opportunity to Show Compliance	07-10-02	1239 (1)(h) Lack of fitness or trustworthiness; 1207 Fiduciary violation, 2003(1), Unfair or deceptive act	Stipulation and Consent Order	01-02-03	Restitution, \$5,000 Civil Fine, Suspension
Central Benefits National Life Insurance Company Columbus, OH	03-1144	Life	Proposed Settlement Agreement	01-28-03	438(3) Company failure to respond	Settlement Agreement	02-17-03	\$1,500 Market Conduct
Citizens Insurance Company of America Howell, MI	02-1086	Property & Casualty	Notice of Opportunity to Show Compliance	08-22-02	438(3) Company failure to respond	Stipulation and Consent Order	02-10-03	\$1,500 Market Conduct
Cleveland, Dana L. Detroit, MI	02-992	Multiple Lines Property & Casualty	Proposed Settlement Agreement	06-12-02	249(1) Agent failure to respond	Settlement Agreement	01-08-03	Cease & Desist Violations
Concept One Mortgage Corporation Southfield, MI	01-911	Mortgage	Notice of Opportunity to Show Compliance	03-19-02	Failure to file annual report in violation of MCL 445.1671, converted funds to own use in violation of 445.1672	Stipulation and Consent Order	01-07-03	\$2,500 Civil Fine, Revocation
Concord Title Corp Livonia, MI	03-1147	Title	Proposed Settlement Agreement	02-24-03	438(3) Company failure to respond	Settlement Agreement	02-24-03	\$1,500 Market Conduct

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Cooper, Brenda Bath, MI	02-1138	Life, Multiple Lines Property & Casualty	Proposed Stipulation and Consent Order	11-14-02	1239(a) Altering documents	Stipulation and Consent Order	02-06-03	\$250 Civil Penalty, 30 day suspension
Douglas, Damien Roberts Queens, NY	SA 9362	Securities Agent	Cease & Desist	02-11-03	Felony involving securities fraud	Final Order	02-11-03	Securities Agent Registration Revoked
Financial Solutions of Indiana, Inc. Fort Wayne, IN	01-813	Mortgage	Notice of Intent to Revoke	11-02-01	Failure to file annual report in violation of MCL 445.1671(3)	Stipulation and Consent Order	02-03-03	\$1,000 Civil Fine, \$1,000 Late Filing Fee
Great Lakes Mortgage & Investments, Inc. Grand Haven, MI	02-1162	Mortgage	Proposed Stipulation and Consent order	02-25-03	Sending misleading information in violation of MCL 445.1672	Stipulation to Consent	03-11-03	\$2,000 Civil Fine
Koss, Mark E. Washington, MI	02-1119	Life, Accident & Health	Proposed Stipulation and Consent Order	11-12-02	1239 (1)(h) Lack of fitness or trustworthiness; 1207 Fiduciary violation, 2005a Unfair or deceptive act	Stipulation and Consent Order	02-21-03	Revocation
Malmberg, Paul T. Bessemer, MI	03-1132	Accident & Health, Multiple Lines Property & Casualty	Proposed Settlement Agreement	01-07-03	249(1) Agent failure to respond	Settlement Agreement	01-22-03	\$500.00 Market Conduct
Paine Webber, Inc. Weehawken, NJ	02-1113	Life	Proposed Settlement Agreement	10-28-02	438(3) Company failure to respond	Settlement Agreement	01-31-03	\$1,500 Market Conduct
Shore Financial Services, Inc. Birmingham, MI	01-880	Mortgage	Notice of Opportunity to Show Compliance	06-10-02		Stipulation and Consent Order	01-07-03	\$5,000 Administrative Fee, Train and educate staff

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State Automobile Mutual Insurance Company Columbus, OH	02-1102	Mortgage	Notice of Opportunity to Show Compliance	11-6-02	2105(1) Violation of chapter 21; 2103(2) non eligible person; 2116(1)© channeling; 2116(1)(d) failure to submit application for eligible person; 2117(1) refusal to insure eligible person; 2119(1) failure to put in writing rules; 21122(2) refusal to provide an application	Stipulation and Consent Order	01-07-03	\$1,500 Market Conduct
Swaine-Jones, Angella K. Burton, MI	02-1129	Multiple Lines Property & Casualty	Proposed Stipulation and Consent Order	12-16-02	1239 (1)(h) Lack of fitness or trustworthiness; 1207 Fiduciary violation, 2003(1)	Stipulation to Consent Order	01-13-03	\$2,000 Civil Fee
Worldwide Marine Underwriters, Inc. East Lansing, MI	02-964	Property & Casualty	Proposed Settlement Agreement	03-08-02	438(3) Company failure to respond	Settlement Agreement	01-13-03	\$500 Market Conduct Fee